

## **REMARKS**

Claim 30 recites the step of printing a two-dimensional symbol encoded with a password. Newly cited U.S. Patent Publication No. 2004/0172552 to Boyles does not do that and specifically states in paragraph [0036] that the “password or PIN is not stored on the card”.

Claim 30 also recites the step of printing the two-dimensional symbol encoded with a predetermined time period to conduct a communications session. By contrast, Boyles does not provide any time information on its card. Instead, as stated in paragraph [0016], the server 100 contains time information. As shown in Fig. 2, time information is stored in the database 106 of the server 100.

Upon reconsideration, the Examiner will note that the only data printed on Boyles’ card is the user name and photograph, as stated in paragraph [0043]. As stated in paragraph [0046], the “use of a card that has minimal information stored on it minimizes cost”. Thus, Boyles specifically teaches that he does not want more information printed on the card.

Boyles also mentions at paragraph [0046] that his card may be a smart card containing a memory chip 254. Even so, this chip only stores a serial number; it does not store any password or time data.

Applicants can print all this data because they print a two-dimensional symbol. Boyles does not mention printing such a symbol.

Allowance of claim 30 is respectfully requested. Claim 31 is allowable for the same reasons advanced for claim 30.

Wherefore, a favorable action is earnestly solicited.

Respectfully submitted,

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